

**WAUKESHA BANKSHARES, INC.**

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 2756776	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$140	\$136	-2.9%		
Loans	\$91	\$82	-9.6%		
Construction & development	\$7	\$3	-53.8%		
Closed-end 1-4 family residential	\$45	\$43	-4.0%		
Home equity	\$7	\$5	-18.6%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-37.9%		
Commercial & Industrial	\$12	\$12	-7.6%		
Commercial real estate	\$16	\$16	-1.3%		
Unused commitments	\$9	\$9	-6.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$9	53.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$16	\$18	16.6%		
Cash & balances due	\$10	\$8	-21.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$28	\$17	-39.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$26	\$17	-33.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$127	\$121	-4.0%		
Deposits	\$125	\$120	-4.1%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$13	\$14	7.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	8.7%	--		
Tier 1 risk based capital ratio	11.8%	13.1%	--		
Total risk based capital ratio	13.0%	14.3%	--		
Return on equity <sup>1</sup>	-1.1%	2.5%	--		
Return on assets <sup>1</sup>	-0.1%	0.3%	--		
Net interest margin <sup>1</sup>	3.7%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans})	38.9%	53.8%	--		
Loss provision to net charge-offs (qtr)	99.0%	147.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.8%	0.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	3.7%	0.0%	0.0%	0.4%	--
Closed-end 1-4 family residential	3.7%	4.1%	0.3%	0.1%	--
Home equity	4.3%	6.5%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.5%	3.3%	2.1%	0.0%	--
Commercial real estate	5.2%	0.0%	0.0%	0.0%	--
Total loans	3.8%	3.0%	0.4%	0.1%	--